

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Miguel Angel Garcia
Debtor

Case No. 21-00672-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 29, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2024:

Recip ID	Recipient Name and Address
db	+ Miguel Angel Garcia, 106 Cornelia Lane, Milford, PA 18337-7139
cr	+ BCMB1 Trust, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5399571	+ 61ST STREET SERVICE CORPORATION, 590 5TH AVENUE, 3RD FLOOR, NEW YORK, NY 10036-4702

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5399572	+ Email/PDF: bncnotices@becket-lee.com	Mar 29 2024 18:58:07	AMERICAN EXPRESS, P.O. BOX 297871, FORT LAUDERDALE, FL 33329-7871
5408577	Email/PDF: bncnotices@becket-lee.com	Mar 29 2024 18:58:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5412085	^ MEBN	Mar 29 2024 18:40:51	BCMB1 Trust, C/O Statebridge Company LLC, 6061 South Willow Drive, Suite 300, Greenwood Village, CO 80111-5151
5399573	+ EDI: CITICORP	Mar 29 2024 22:43:00	CITIBANK, P.O. BOX 769006, SAN ANTONIO, TX 78245-9006
5399574	EDI: CITICORP	Mar 29 2024 22:43:00	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5405812	EDI: CITICORP	Mar 29 2024 22:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5399575	EDI: IRS.COM	Mar 29 2024 22:43:00	INTERNAL REVENUE SERVICE, SPECIAL PROCEDURE BRANCH, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5410604	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2024 18:47:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5399576	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2024 18:48:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5399577	^ MEBN	Mar 29 2024 18:40:51	STATEBRIDGE COMPANY, LLC, 6061 SOUTH WILLOW DRIVE, SUITE 300, GREENWOOD VILLAGE, CO 80111-5151
5401146	^ MEBN	Mar 29 2024 18:40:52	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5399578	+ EDI: CITICORP	Mar 29 2024 22:43:00	THE HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5406510	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2024 18:48:00	Towd Point Mortgage Trust 2019-4, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2024 at the address(es) listed below:

Name	Email Address
Daniel Philip Jones	on behalf of Creditor BCMB1 Trust djones@sterneisenberg.com bkecf@sterneisenberg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee mfarrington@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Miguel Angel Garcia rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Sindi Mncina	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee smncina@raslg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Miguel Angel Garcia lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1

Miguel Angel Garcia

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9626

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-00672-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Miguel Angel Garcia
aka Miguel A Garcia, aka Miguel Garcia

3/29/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.